

Information to identify the case:

Debtor 1 **Leonardo A. Garcia**
First Name Middle Name Last Name
Debtor 2 **Eunises D. Garcia**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **12-22194-MBK**

Social Security number or ITIN **xxx-xx-0757**
EIN **-----**
Social Security number or ITIN **xxx-xx-3755**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leonardo A. Garcia
aka Leo Garcia

Eunises D. Garcia
aka Eunice D Garcia

11/18/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Leonardo A. Garcia
 Eunises D. Garcia
 Debtors

Case No. 12-22194-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 65

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db/jdb Leonardo A. Garcia, Eunises D. Garcia, 412 Welstead Way, Keyport, NJ 07735-5425
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 513038893 Barclay's Bank, PO Box 1337, Philadelphia, PA 19101
 513038900 Chld/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 513084270 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
 513038903 Dell Financial, 701 E. Barmer Lane, Blg 2, Austin, TX 78753
 513038918 Radio/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 513038923 Visa Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 513038927 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2016 02:27:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2016 02:27:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513038894 EDI: TSYS2.COM Nov 19 2016 02:08:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 513038895 EDI: WFFC.COM Nov 19 2016 02:08:00 Bobs Ds Furn, PO Box 94498, Las Vegas, NV 89193-4498
 513038901 EDI: CITICORP.COM Nov 19 2016 02:08:00 Citibank, PO Box 20507, Kansas City, MO 64195-0507
 513038902 EDI: CITICORP.COM Nov 19 2016 02:08:00 Citibank Usa, PO Box 20363, Kansas City, MO 64195-0363
 513038896 EDI: CAPITALONE.COM Nov 19 2016 02:08:00 Cap One, PO Box 30281, Salt Lake City, UT 84130-0281
 513307634 EDI: BL-BECKET.COM Nov 19 2016 02:08:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513103006 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 513038897 EDI: CAPITALONE.COM Nov 19 2016 02:08:00 Capital One, NA, PO Box 30285, Salt Lake City, UT 84130-0285
 513038898 EDI: CHASE.COM Nov 19 2016 02:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 513038899 EDI: CHASE.COM Nov 19 2016 02:08:00 Chase - Toys R Us, PO Box 15298, Wilmington, DE 19850-5298
 513064861 +EDI: TSYS2.COM Nov 19 2016 02:08:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513064857 +EDI: TSYS2.COM Nov 19 2016 02:08:00 Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513038904 EDI: TSYS2.COM Nov 19 2016 02:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 513294125 EDI: RMSC.COM Nov 19 2016 02:08:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 513038911 EDI: RMSC.COM Nov 19 2016 02:08:00 GEMB, PO Box 103104, Roswell, GA 30076-9104
 513038905 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/american Honda, C/O PO Box 965036, Orlando, FL 32896-5036
 513038906 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/jcp, PO Box 981402, El Paso, TX 79998-1402
 513038907 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/lowes, PO Box 103065, Roswell, GA 30076
 513038908 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/modells Dc, PO Box 965005, Orlando, FL 32896-5005
 513038909 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/old Navy, PO Box 965005, Orlando, FL 32896-5005
 513038910 EDI: RMSC.COM Nov 19 2016 02:08:00 Gecrb/yamaha, PO Box 6153, Rapid City, SD 57709-6153
 513038913 EDI: HFC.COM Nov 19 2016 02:08:00 HSBC, PO Box 5263, Carol Stream, IL 60197-5263
 513038912 EDI: WFFC.COM Nov 19 2016 02:08:00 Home Projects Visa, PO Box 10475, Des Moines, IA 50306-0475
 513038914 EDI: HFC.COM Nov 19 2016 02:08:00 Hsbc/bsbuy, PO Box 5253, Carol Stream, IL 60197-5253
 513038915 EDI: HFC.COM Nov 19 2016 02:08:00 Hsbc/hlzbgb, 1405 Foulk Rd, Wilmington, DE 19803-2769
 513038916 EDI: CBSKOHLS.COM Nov 19 2016 02:08:00 Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
 513038917 E-mail/Text: egssupportservices@egscorp.com Nov 19 2016 02:27:16 NCO Financial, 4740 Baxter Rd, Virginia Beach, VA 23462-4484
 513090507 +E-mail/Text: bknotice@ncmllc.com Nov 19 2016 02:27:16 National Capital Management, LLC, agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 513287331 +EDI: OPHSUBSID.COM Nov 19 2016 02:08:00 OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-3

User: admin
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513301616	EDI: PRA.COM Nov 19 2016 02:08:00	Portfolio Recovery Associates, LLC, c/o Capital One, Na, POB 41067, Norfolk VA 23541
513271379	EDI: PRA.COM Nov 19 2016 02:08:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
513271360	EDI: PRA.COM Nov 19 2016 02:08:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
513284822	EDI: PRA.COM Nov 19 2016 02:08:00	Portfolio Recovery Associates, LLC, c/o Modells, POB 41067, Norfolk VA 23541
513299342	EDI: PRA.COM Nov 19 2016 02:08:00	Portfolio Recovery Associates, LLC, c/o Toysrus, POB 41067, Norfolk VA 23541
513474633	EDI: Q3G.COM Nov 19 2016 02:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
513294126	EDI: RECOVERYCORP.COM Nov 19 2016 02:08:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513083341	+E-mail/Text: bncmail@w-legal.com Nov 19 2016 02:27:15	TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513038919	EDI: WTRRNBANK.COM Nov 19 2016 02:08:00	Target N.b., PO Box 673, Minneapolis, MN 55440-0673
513038920	EDI: CITICORP.COM Nov 19 2016 02:08:00	Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
513038921	EDI: WTRRNBANK.COM Nov 19 2016 02:08:00	Tnb Visa, PO Box 9475, Minneapolis, MN 55440-9475
513038922	EDI: TSYS2.COM Nov 19 2016 02:08:00	Visa Dept Stores, PO Box 8053, Mason, OH 45040-8053
513038924	EDI: RCSDELL.COM Nov 19 2016 02:08:00	Web Bank/dfs, 1 Dell Way, Round Rock, TX 78682-7000
513038925	EDI: WFFC.COM Nov 19 2016 02:08:00	Wells Fargo, PO Box 29704, Phoenix, AZ 85038-9704
513077780	EDI: WFFC.COM Nov 19 2016 02:08:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
513050292	EDI: WFFC.COM Nov 19 2016 02:08:00	Wells Fargo Bank, N.A., Wells Fargo Auto Finance, PO Box 29706, Phoenix, AZ 85038-9706
513339132	+EDI: WFFC.COM Nov 19 2016 02:08:00	Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
513038926	EDI: WFFC.COM Nov 19 2016 02:08:00	Wells Fargo Financial, PO Box 29704, Phoenix, AZ 85038-9704
513038928	+EDI: WFFC.COM Nov 19 2016 02:08:00	Wffnb/marquis Masterca, PO Box 10475, Des Moines, IA 50306-0475
513038929	EDI: WFNNB.COM Nov 19 2016 02:08:00	Wfnnb/fashion Bug, PO Box 182272, Columbus, OH 43218-2272
513038930	EDI: WFNNB.COM Nov 19 2016 02:08:00	Wfnnb/torrid, PO Box 182685, Columbus, OH 43218-2685
513038931	EDI: RMSC.COM Nov 19 2016 02:08:00	Yamaha/GEMB, PO Box 103106, Roswell, GA 30076-9106
514209621	EDI: ECAST.COM Nov 19 2016 02:08:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
514209620	EDI: ECAST.COM Nov 19 2016 02:08:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
513855232	+EDI: BASSASSOC.COM Nov 19 2016 02:08:00	eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
		TOTAL: 56

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513338578*	+Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
513106044*	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
513108546*	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
514196146*	+Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
John Philip Schneider on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Marc C. Capone on behalf of Joint Debtor Eunises D. Garcia mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Debtor Leonardo A. Garcia mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com

TOTAL: 7